We live in a world of instant gratification. We want it now and waiting is out of option. There must be an app to get my card quicker, right? There is actually a better solution than an app, there is Instant Issuance solution to deliver payment cards immediately.
Imagine entering into a bank branch, opening an account and leaving the branch with a payment card. Now imagine that this card is personalized with your details and the PIN code you have chosen. Your card is activated and ready for making purchases. Without having to wait 4 or 5 days to get it delivered. No more risk to get your card and PIN code compromised. This is a consumer dream, and this dream is coming true.
The Power Of Now
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1. The power of now

We live in a connected world, we (almost) all have smart phones in our pockets, we constantly interact with social networks, we get things delivered in one click and there is no longer need to wait to get the info we are looking for as everything is online. The “online world” and the “always on” culture have changed consumptions habits and how efficient we expect a business to be. This trend is booming with the development of the IoT market and the increasing number of connected devices. It is forecasted that more than 8 Bn connected devices will be shipped in 2020.

It is all about time and this can easily be demonstrated by looking at some recent key facts:

- **2.5 MINUTES**
  Average waiting time for a Uber ride in San Francisco

- **1 HOURS**
  Time for Amazon to deliver your products with Prime Now Service

- **1 HOURS**
  Time for Carrefour to deliver your online purchases in Paris

Google Express – Same day delivery
From a large range of merchants including Costco, Walgreens, Toys»R»Us, and Petsmart.

Internet companies, from giants to new entrants, have changed the definition of what’s “fast” and driven consumers’ expectations higher. **Consumers do not want to wait anymore.**

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1. Services available in 44 cities in the world
2. Largest retailer in France
This trend is also impacting the banking industry in its core business. In recent years, financial institutions and FinTechs have introduced new products, services and functionalities that are answering consumers’ need of instantness in different manners. Their new offers aim at reducing time in every aspect of their businesses, from payment transfers to account openings and card deliveries.

**INSTANT PAYMENT & P2P TRANSFER**

Today it in average takes one business day for a payment to reach the beneficiary. With instant payment this will happen in real time, 24 hours a day, 365 days a year. The funds will be available immediately for use by the recipient. Supported by key European financial institutions, instant payments has been introduced in 2017 in Europe via the SEPA Instant Credit Transfer. This shift is also happening in the US with the Federal Reserve which gave its approval in 2015 to the initiative led by NACHA³ to support same-day payment processing. (ACH payment)

The increasing number of peer 2 peer payment solutions, with companies like Square Cash, Venmo, and PayPal but also with players, like Chase Quick Pay, strengthens this “instantaneity trend”.

**ACCOUNT OPENING & CARD DELIVERY**

Issuers do not only focus on instant payment but also on the entire consumer experience and want to bring instantaneity from the very start of this experience. It starts with the account opening and card delivery.

We have seen in the recent key programs a clear intention to make these steps simpler and faster:

- **General Purpose Prepaid Cards**: for instant use are now globally available
- **Blue Bird Cards**: American Express cards available “off-the-shelf” at WalMart in the US
- **Compte Nickel**: Debit accounts and cards available in French stores for instant use
- **Number 26**: Pure mobile bank player which gives the opportunity to their consumers to open accounts in less than 10 minutes

It is clear that FinTechs and financial institutions have considerably improved their processes to let their consumers open accounts in few minutes...

However, one challenge remains: the issuance and personalization of the cards in a quick way.

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³ NACHA: Electronic Payments Association supported by more than 10,000 financial institutions
⁴ Consumers get a no name card (the card is personalized electronically but no graphically)
## 2. Instant Issuance of cards

Instant Issuance is all about enabling consumers to walk out of a branch with an activated payment card ready for making purchases! It is an integrated hardware and software solution for financial institutions to deliver cards instantly within their branches.

### INSTANT ISSUANCE IN DETAILS

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>It’s a system based on real-time communications between financial institution’s branches, its card management system and the Instant Issuance solution provider</strong></td>
<td></td>
</tr>
<tr>
<td><strong>It works with all payment cards: credit cards, debit cards and scheme branded prepaid cards</strong></td>
<td></td>
</tr>
<tr>
<td>All technologies are supported: from magnetic stripe cards to EMV contact, dual interface cards and contactless form factors (wearables)</td>
<td></td>
</tr>
<tr>
<td><strong>It can be marketed in different ways:</strong></td>
<td></td>
</tr>
<tr>
<td>• For new account opening</td>
<td></td>
</tr>
<tr>
<td>• For card replacement</td>
<td></td>
</tr>
<tr>
<td>• For VIP consumers</td>
<td></td>
</tr>
<tr>
<td><strong>The system can be deployed in several ways:</strong></td>
<td></td>
</tr>
<tr>
<td>• Card issuance can be driven by agents in the front &amp; back-offices of the branch</td>
<td></td>
</tr>
<tr>
<td>• Card issuance can be driven by consumers themselves (Self-service model: Kiosk)</td>
<td></td>
</tr>
<tr>
<td><strong>The Instant Issuance of cards offers new opportunities for financial institutions. They can use this as a tool to enter new markets/locations:</strong></td>
<td></td>
</tr>
<tr>
<td>• Universities, stadia, sport &amp; music events and all non-traditional areas</td>
<td></td>
</tr>
</tbody>
</table>
3. Instant Issuance benefits

Instant Issuance brings key benefits to financial institutions and their consumers. In an increasingly mobile and connected world, Instant Issuance helps financial institutions transform their branches network, offering banking services that are instantly delivered, more personal, immersive and also relevant for their role as an everyday financial services provider.

**INCREASE CONSUMER ACQUISITION: A KEY SUCCESS FACTOR**

For a prospective consumer, having a ready-to-use personalized card in a few minutes is a key differentiator.

Issuers have the opportunity to provide their consumers with the same level of service and immediateness in their branches that they can deliver on their websites or on their smart phone applications.

This reduced waiting time will become a key success factor.

**BETTER SERVE CONSUMERS: MEET TODAY’S CONSUMER EXPECTATIONS**

Instant Issuance revolutionizes consumer “in branch” experience. Indeed, consumers enter into the branch with a need/problem... and they walk out with the answer/solution.

Consumers will also enjoy the added value of this instant service in an emergency card replacement situation (when its card has been lost, stolen or damaged).

This instant gratification creates a positive consumer experience & builds consumer confidence.
**GENERATE REVENUES: BOOST YOUR METRICS**

Here is how instantly issued cards compare with traditionally, centrally issued cards.

<table>
<thead>
<tr>
<th>Instantly issued cards versus centrally issued cards</th>
<th>Centrally issued cards</th>
<th>Instantly issued cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time to get the card delivered</td>
<td>5 Days</td>
<td>10 Minutes</td>
</tr>
<tr>
<td>Activation Rate</td>
<td>60% - 70%</td>
<td>Almost 100%</td>
</tr>
<tr>
<td>1st use of the card</td>
<td></td>
<td>8 hours after receiving it(^6)</td>
</tr>
<tr>
<td>Card usage</td>
<td></td>
<td>32% increase in usage during the first 30 days(^7)</td>
</tr>
</tbody>
</table>

The table above highlights two tangible factors which provide additional revenue. The first one is the activation rate, which reaches almost 100% for instantly issued cards. This higher rate will automatically bring more cards transacting and generating revenue in the field.

The second one is the number of days “gained”. Indeed, issuers will benefit from the 5 days difference between the two issuance models with consumers transacting and generating revenue.

In addition to these two major benefits, market studies about Instant Issuance underline a “top of the wallet” position of instantly issued cards. They all indicate that consumers will prefer to use their instantly issued cards (versus cards centrally issued), and that this type of issuance drives card usage higher (as mentioned in the table above).

**INCREASE SECURITY**

Instantly issued cards eliminate automatically several processes (and associated costs) such as the delivery of the cards and the PIN codes and the time they spend in consumers’ mail boxes.

Removing these two steps increases security as the fraudsters no longer have the opportunity to intercept the cards, the PIN codes and use them fraudulently before the consumer realizes it has been stolen.

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1 Source Aite Group
2 Source Aite Group: Interviews with executives from 5 North American Financial Institutions, July to August 2016
4. Instant Issuance models

There are different ways to develop and deploy Instant Issuance programs. It depends on issuer’s business objectives and the way it wants to serve its consumers. From low-scale programs to proposing Instant Issuance service in selected branches, to multi-branches project to offer the service globally...

From “full card personalization” to lighter solutions... There are a lot of configurations possible.

WHO IS DRIVING THE PERSONALIZATION OF THE CARD?

2 main issuance models can be highlighted

1. AGENT DRIVEN MODEL
   - Human driven system
   - Bank agent in the front office manages clients’ requests and places card orders.
   - Bank agent, from the front or back office manages personalization of the cards on personalization equipment(s) located in the back office
   - Flexible & secure model for “in branch” deployment

2. SELF-SERVICE MODEL
   - System driven process
   - The entire card order process is managed by the consumer
   - The Instant Issuance system will automatically launch the personalization of the cards
   - This model is perfectly designed for kiosks which can be deployed “in branch” or outside of the branch
PERSONALIZED CARD IN DETAILS

Financial institutions deliver fully personalized cards (as they do from personalization bureaus) to their consumers. This includes electronic personalization with the encoding of the chip but also the personalization of the magstripe and all graphical elements (name, surname, PAN etc.) which are embossed or flat printed.

In addition to the standard personalization features, issuers have access to several personalization options such as Logo printing (E.g. for co-branded card), ID photo printing (E.g. for university card) or picture card printing (E.g. let the consumers choose their card artworks).

LIGHTER OPTION

An alternative deployment with different card personalization specifications compared to the ones mentioned above can be considered by financial institutions. It is a lighter option where the cards in the branches are already electronically personalized (with a pre-allocated PAN number) and just requiring graphical personalization once the financial institution knows the beneficiary. The card is linked to the new account at the time of the issuance. This type of deployment offers a cost effective solution to financial institutions as the personalization process is simpler.
5. How it works

An Instant Issuance program is based on real time communications between financial institution’s branches, its card management system and the Instant Issuance system. The image below underlines the main components and workflows in the case of an "agent driven" model.
The table below provides a deeper analysis of the workflows. It is based on a new consumer entering into a bank branch and requesting a new account and card.

<table>
<thead>
<tr>
<th>Step</th>
<th>Key Actions</th>
<th>Component of the II System</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Client requests an account</td>
<td>BANK BRANCH Front office</td>
</tr>
<tr>
<td></td>
<td>• Client enrollment is performed</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Account is approved by the bank</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Card application is raised &amp; transferred to issuer’s core banking platform</td>
<td>CARD MANAGEMENT SYSTEM</td>
</tr>
<tr>
<td></td>
<td>/ card management system</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Card request is created by the card management system in real time</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Card request is sent to the Instant Issuance System</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>EMV file is generated</td>
<td>INSTANT ISSUANCE SYSTEM</td>
</tr>
<tr>
<td></td>
<td>• EMV Data processing &amp; preparation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• EMV Card personalization data is ready</td>
<td></td>
</tr>
<tr>
<td>6/7</td>
<td>Bank agent in the front or back office of the branch</td>
<td>BANK BRANCH Back office with personalization</td>
</tr>
<tr>
<td></td>
<td>• Retrieves the card personalization request via the workstation</td>
<td>machine</td>
</tr>
<tr>
<td></td>
<td>• Launches the production/personalization of the card</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Card personalization data is sent to the bank branch back office. The card</td>
<td>BANK BRANCH Front office</td>
</tr>
<tr>
<td></td>
<td>is personalized with the dedicated machine</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The activated card is handed to the client</td>
<td></td>
</tr>
</tbody>
</table>
6. Main components of the system

**BANK BRANCH - Front Office**

The consumer experience is starting at the front office of the bank. A dedicated and secure issuance application is loaded into bank agents’ PCs to manage clients’ requests and place the card requests to the card management system of the bank.

This first step is a critical one as it concerns consumer enrollment and Financial Institution’s obligations to perform KYC process.

Issuers have the opportunity to fully dematerialize this process by scanning and verifying online a suite of ID documents, proof of addresses etc...

Issuers also have the opportunity to deploy a convenient service for their clients: “PIN Selection” and let their consumers choose their future PIN codes.

**BANK BRANCH - Back Office**

The back office is a key component of an Instant Issuance program. This is where the personalization of the cards takes place and therefore where the physical components are to be installed.

As per schemes recommendations, a room within the back office of the branch must be allocated to the issuance of the cards. Access to this room, to all the components and to the dedicated Instant Issuance network must be strictly limited and controlled for security reasons.

This dedicated room needs to follow schemes’ rules and should be audited on a regular basis. This is a secure space organized with:

- The personalization machine(s)
- Workstation(s): PC loaded with the software to drive the personalization of the cards, where relevant
- A secure network connection to the Instant Issuance system
- Vaults to store the pre-personalized cards and sensitive consumables

**INSTANT ISSUANCE SYSTEM**

Issuance system is at the heart of an Instant Issuance program. As with centrally issued cards, the system has to perform several actions to create card personalization ready files for cards to be instantly issued.

Here are the key actions:

- Management of the card request
- EMV data processing & preparation
- Management of the Chip profile
- Management of the PIN code

Using the same issuance system for centrally and instantly issued cards is a key success factor in the development of an Instant Issuance program. It will allow financial institutions to leverage on their existing capabilities and products (scripts, chip profiles developed, etc.) to implement such programs in efficient, flexible and cost effective ways.

Flexibility is also a key success factor. Indeed, the system should be designed as machine agnostic to support different personalization equipments and as a scalable solution to support volumes and program deployment ramp up.
BANK CARD MANAGEMENT SYSTEM

Financial institutions can use their existing system. However it needs to be able to process card requests in real time or near real time.

PERSONALIZATION MACHINES

There are several solutions available on the market providing different options, capacities and capabilities. This provides financial institutions with a large choice of configurations to perfectly match their needs.

Here are some key elements for consideration in the selection of personalization machines:

- Type of cards to personalize: magnetic stripe, contact or dual interface cards
- Graphical personalization: embossing, thermal printing, indent printing, transfer printing, laser engraving
- Electrical personalization: magnetic stripe and/or chip encoding
- Number of card designs to be supported
- Volumes: number of cards to be personalized - daily/weekly
- Additional options: issuers can print the card artwork (or part of it) at the time of the personalization. This provides issuers with marketing opportunities such as letting the consumer choose their own image as the card background and can simplify branch cards stock management.

Instant Issuance programs require significant investments and are deployed to last in time. The biggest cost contributor is the personalization machines which makes the selection of the equipments a critical decision.

RUNNING THE PROGRAM & SERVICES

Once the Instant Issuance solution is deployed within different branches, issuers need to concentrate on the daily management of the program to take the full benefit of it. It implies notably the management of users’ accesses, the maintenance of the personalization equipments, the monitoring of the consumables and the management of the pre-personalized card stock. Each of these requires a dedicated approach to make sure that the program efficiently runs.

Each branch becomes a small personalization bureau and therefore faces (some of) the same challenges as traditional personalization service centers.

Card personalization specialists, with their experiences and expertise, are key experts to support the financial institutions in enforcing the right processes and controls to answer these challenges. Issuers can work closely with them and take benefit from their current processes and softwares, e.g. Web portal for inventory management, stock replenishment, card personalized records, chip expiry and migration, consumers’ complaints etc.
7. Transform the branch experience

Consumers have changed and they are now expecting different things from their traditional financial services provider branches. Financial institutions can rethink their branch experience to deliver banking services that are more personal, immersive and quickly delivered.

Instant Issuance program is often considered as a first critical step of this transformation. Financial institutions can continue this transformation with innovative services and solutions allowing digitization and digitalization.

The enrollment part can be fully dematerialized to make the KYC process more secure and quicker. ID documents, proof of addresses and fiscal paper documents are acquired via smart phones, tablets or printers within the branch and verified instantly online. Issuers can then immediately approve or reject the opening of the accounts and keep consumers’ information in digital formats.

Digitalization does not stop here as issuers can remove the old PIN mailers. Issuers can provide its consumers with the opportunity to select their future PIN codes during the enrollment process. This PIN code selection service, which can be done via a tablet, enhances the consumer experience and increases card usage. Indeed, this added-value option will drive the consumers to use the payment cards with the PIN code they have chosen.

Digitalization continues with marketing brochures, T&Cs etc. Financial institutions can move from the historical paper versions of their marketing brochures, inserts, T&Cs documents to the next generation version: the digital formats. This digitalization will provide more flexibility to the financial institutions and more efficiency as they can make sure the different communication messages reach their consumers, including electronic signature of these T&Cs.
THE PAYMENT CARD

The ultimate move is the digitization of the card. Indeed, issuers have the opportunity to bring the physical & digital worlds together by making the cards also available in a digital format in their mobile wallets at the time of the issuance.

Issuers can make the card credentials (PAN, expiration date) available in their mobile applications. Consumers will have their card details available instantly on demand for e/m-commerce transactions. To increase security of the digital display, dynamic CVV or virtual card number can be used as a form of tokenization.

In addition to digital display services which are focusing on e/m-commerce, financial institutions can provision instantly issued cards in their digital wallets for clients to make NFC in store payments. Instant digital issuance onto the financial institution or third party wallets implies the card is available for payments on supported channels such as proximity (NFC), in-app and even in browser.

Consumers will not only leave the branch with their activated payment cards but also with their mobile phone ready to make purchases.

Digital Display and issuance services must be done without adding friction in the relationship to consumer. Issuers and service providers should then leverage real time card personalization capabilities and existing wallets connectivity to create a smooth process and a friendly consumer experience.
8. Business case development

Launching an Instant Issuance program is a major move for a financial institution. As highlighted in this document, Instant Issuance programs bring many advantages to the issuers and the consumers but also several challenges in the development, deployment and running of the programs.

Developing business cases for such programs require complete and detailed approaches. Indeed, programs can be deployed in different manners and there is not one business case that can be duplicated for every program.

A first approach from a decision maker would be to make a one-to-one cost comparison between instantly issued cards and centrally issued cards, analyzing the costs removed from the central issuance model (Card mailers & PIN mailers) and the costs added to the Instant Issuance model (personalization machines, stock management, etc.).

This type of study provides a first step but does not make the entire business case. The business case needs to be complemented taking into consideration issuer’s main objectives and the different drivers to meet them.

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Defining issuer’s business objectives comes first in the development of the business case.

<table>
<thead>
<tr>
<th>Qualitative objectives</th>
<th>Quantitative objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Boost your marketing</strong></td>
<td></td>
</tr>
<tr>
<td>• Better serve your consumers</td>
<td></td>
</tr>
<tr>
<td>• Change the image of your financial institutions</td>
<td></td>
</tr>
<tr>
<td>• Create competitive advantages</td>
<td></td>
</tr>
<tr>
<td><strong>Boost Card metrics</strong></td>
<td></td>
</tr>
<tr>
<td>• Card activation rate</td>
<td></td>
</tr>
<tr>
<td>• Card usage</td>
<td></td>
</tr>
<tr>
<td><strong>Increase consumer acquisition</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Decrease Fraud</strong></td>
<td></td>
</tr>
</tbody>
</table>
2 Defining targeted consumers and products is the next step to set up the scope of the program. Financial institutions have different levers and opportunities to address the chosen consumers with the Instant Issuance program. Here are the key drivers:

<table>
<thead>
<tr>
<th>Consumers</th>
<th>Card issuance types</th>
<th>Type of cards</th>
<th>PIN code selection or delivery</th>
</tr>
</thead>
<tbody>
<tr>
<td>New consumers</td>
<td>New card</td>
<td>Prepaid</td>
<td>PIN selection in branch</td>
</tr>
<tr>
<td>Existing consumers</td>
<td>Card replacement</td>
<td>Debit</td>
<td>PIN code sent in electronic formats</td>
</tr>
<tr>
<td>VIP consumers</td>
<td>Lost or stolen card replacement</td>
<td>Credit</td>
<td></td>
</tr>
<tr>
<td>Corporate consumers</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3 Defining the right card balance & deployment strategy are also key drivers in the development strategy of the business case. It is understood that financial institutions in most cases do not replace their personalization bureaus by their network of branches. Therefore need to define the right balance between their different personalization entities.

The deployment strategy will also impact this balance.

<table>
<thead>
<tr>
<th>Global deployment</th>
<th>Deployment in key agencies branches</th>
<th>Deployment outside of the branches’ network via partnerships or self-service machines</th>
</tr>
</thead>
<tbody>
<tr>
<td>To serve consumers in the same way whatever the branch</td>
<td>To make sure consumers have access to one branch close to their home</td>
<td>To gain new selling location points</td>
</tr>
</tbody>
</table>

4 Selecting the issuance model comes as the next critical part of the business case and program deployment. As seen previously, there are two main types of deployment which involve different processes, different human interactions and equipments.
From addressing existing consumers’ needs, to entering into new markets and gaining new consumers, Instant Issuance programs bring a world of opportunities to Financial Institutions. Here are some use cases:

**NEW CARD / ACCOUNT DELIVERED IN BRANCH**
- Deliver card/account instantly to new consumers
- Consumer request is managed in the front office
- KYC process is done instantly online
- Consumer chooses their PIN code
- Card is personalized in the back office and given to the consumer

**URGENT CARD REPLACEMENT DELIVERED IN BRANCH**
- Support existing consumers during incidents (lost or stolen cards)
- Manage consumer incident over the phone or online
- Direct the consumer to the nearest branch to get a new card
- Deliver the replacement card via a self-service machine

**CO-BRANDED CREDIT CARDS DELIVERED IN RETAIL STORES**
- Partner with retailers to issue co-branded credit cards
- Let retail staff drive the full process and deliver the cards instantly
- Deliver the PIN code by SMS and engage a one-to-one communication with this channel
- Send all the card related information in digital formats

**UNIVERSITY CARDS DELIVERED INSTANTLY**
- Partner with universities and deliver campus payment cards
- Let university staff drive the full process and deliver the cards instantly
- Manage the personalization of thousands of cards in only few days
- Couple it with Digital Issuance and make the cards available on mobile

**PREPAID CARDS DELIVERED IN TRAIN STATIONS**
- Install self-service kiosks in train stations, airports, retail malls etc.
- Let consumers manage everything through the kiosk
- Make the kiosk multi-applicative and deliver other services
- Deliver the PIN code with a dedicated smart phone app and use it as the main channel to communicate with consumers

**EVENT CARDS DELIVERED INSTANTLY**
- Partner with event organizers & support cashless events
- Deliver multi-applicative cards: access + payment
- Issue the cards via a self-service kiosk or event staff
- Use SMS to communicate with consumer, start with the PIN code and continue with other information related to the event

9. **Use cases: opening a world of opportunities**

Meet today’s consumer expectation

Gain new selling location points

Gain new selling points and leverage partnerships

Enter into new markets & gain new consumers

Enter into new markets & gain new consumers leverage partnerships

Impress new consumer delivering its card in a record time

Gain new selling location points

Gain new selling points and leverage partnerships

Enter into new markets & gain new consumers

Enter into new markets & gain new consumers leverage partnerships
THE INSTANT ISSUANCE CARD MARKET IS BOOMING WITH MORE AND MORE PROGRAMS LAUNCHING WORLDWIDE. THE KEY REGIONS, DRIVERS AND KEY SUCCESS FACTORS ARE IDENTIFIED...

SO WHY WAIT?
11. Enter the world of Augmented Identity

We are the global leader in Augmented Identity for an increasingly digital world – and this is no small feat. We provide customized solutions in a world that evolves and advances faster than ever before. Today, information travels rapidly around the digitized space, defying boundaries and breaking the traditional codes of security. But our industry expertise, our knack for foresight and our keen ability to adapt has brought us to the forefront of our industry and continues to push us even further every day.

For more information:
www.idemia.com

IDEMIA can support Financial Institutions to deploy Instant Issuance programs by:

• Sharing its experience in the field & the best practises
• Helping to develop business plan
• Providing the entire solution
• Supporting the deployment and monitoring
• Delivering solutions allowing digitalization
• Inventing payment services of tomorrow allowing its clients to stay ahead of the competition
Any questions on Instant Issuance?

please contact: SmartServicesMarketing@idemia.com